



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

*Benjamin*  
*Aug. 7, 2002*  
*#12/B*  
*ME*

Applicant: Neofytides et al. ) Art Unit: 2164  
Serial No.: 09/613,615 )  
Filed: July 11, 2000 ) Examiner: G. Akers  
For: METHOD FOR ENABLING TRANSFER OF )  
FUNDS THROUGH A COMPUTER )  
NETWORK (Twice Amended) )  
Docket No.: 10722-32691 )

Via U.S. Express Mail

Box RCE  
Commissioner for Patents  
Washington, DC 20231

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**AMENDMENT UNDER 37 C.F.R. § 1.111**

In response to the Official Action of March 27, 2002, Applicant amends the above-identified U.S. patent application as follows. A check for \$660 is included herewith to cover the fee for the filing of the request for continued examination (RCE) and extension of time submitted concurrently herewith. A refund for any overpayment is respectfully requested.

In the Title:

- ✓ Please change the title to "METHOD FOR ENABLING TRANSFER OF FUNDS THROUGH A COMPUTER NETWORK".

In the Abstract:

Please delete the current Abstract and substitute therefor the following paragraph:

A method for enabling a transfer of funds through a computer network between a first party registered with a computer server of the computer network and a second party not previously registered with the computer server. The transfer of funds includes payments or requests for money initiated by the first party. In one aspect, the method includes receiving payment instructions from the first party; sending an email to a second party with directions for receiving the payment amount; and, if the directions are followed, transferring the payment amount to the second party. In another aspect, the method includes receiving a request for money from the first party; sending a notification to the second party with directions for providing